

Brotherton

Dear Editor: Thought I would jot down a few lines as I did not see any letter from here last week.

I received my first Herald last week and I was very anxious to get it, because I think it is the best little paper I ever read. Through it I can hear of many of my dear old friends in Tennessee and other states.

Come on Cousin Susie May Neal of Shady Grove and give us the news.

Alpha and Mackie Matheney of Meridian, Mississippi, how are you getting along? Just remember the good old times we once had at school.

Mrs. R. B. Capshaw of Cookeville look out for me, I am coming down to see you and have some fun with you.

Hog killing is all the go now.

If this escapes the waste basket I will try and write more next time.

ERMINE WEST.

Hilham

Dear Editor and Friends: I write to inform you that Christmas passed off very nicely with us. We are really glad to see our people in the mountain country emerging from heathen darkness and learning to have more reverence for and a better conception of the day and what it means to the human family than to spend it in drunken revelry. Shame, shame be unto him who has no more appreciation or higher conception or self-respect than to drink and blaspheme and desecrate the day as some do.

Our Christmas tree was small, but nice and well conducted. From the amount of holiday goods sold by our merchants the small stockings must have all been pretty well filled.

Mr. and Mrs. W. C. Murphy gave their sons, Walter, Elmer and Herman, and Walter's wife, who were up from White county, a nice fat turkey dinner, which was also enjoyed by several of their Hilham friends.

Mr. Benton T. Ward and Miss Amelie Overstreet were married at the home of Dr. H. M. Wells, Rev. Marion Harris officiating. The young folks had a nice time, not only relieving the dining table which was groaning with a heavy load of good things, but in cutting the bride's cake also, Miss Myrta Langford being the lucky one getting the ring.

Will close by invoking the blessings of God upon the editor and many readers of the Herald.

VELMA.

Christmas has come and gone and it looks as if the town had listened to the editorial in the last issue of the Herald that recommended sobriety.

The Christmas tree at the Academy Saturday night was fine. Carmack Bros. donated 75 vases to their customers. The tree was under the management of W. A. Ownsby, our popular druggist. The best of order prevailed. At the closing Mr. Ownsby announced that next Christmas eve night there would be another tree.

Misses Mattie and Flossie Pifer of Dry Valley spent the week with their sister, Mrs. Wheat.

Philip and Lafe Wheat spent Christmas at home.

UNO.

Boma

Dear Editor:—As Christmas is over and we are starting on a new year I will come in and have a chat if you will make the circle a little larger.

I have enjoyed reading so many good letters from friends and relatives in the Herald that I thought someone would be interested in the news from this place.

Mr. Mat Winfrey died of pneumonia in Dec. An Infant of Mr. and Mrs. Julius Carr's died in Dec. Rev. J. W. Stewart, our popular Baptist minister, I am glad to report is recovering from an attack of pneumonia. A child of Mr. and Mrs. John Jernigan has been real sick. Mr. E. L. Thompson is improving slowly.

Mr. and Mrs. James Duke entertained a number of guests at dinner on Christmas day.

Mr. and Mrs. John D. Nichols had a family reunion at their home on Dec. 31. The first time that Mrs. Nichols' father, mother, brothers, and sisters had been together in fourteen years and for the benefit of some of the subscribers I will mention a few of the guests: Mrs. Naomi Thompson, Mattie Pucket and daughter, Ida Duke and the writer.

Mrs. Minnie Taylor and children spent Christmas with home-folks.

Rev. B. B. Nichols is visiting his brother at Spring Hill.

Mr. and Mrs. Louis Johnson gave the young folks a watch party on Dec. 31.

Cousin John Jared of Fla., I was glad to read a letter from you, I was at your mother's house a number of years ago, I guess you remember me, I am Brice Nichol's wife.

Why can't we get a letter from L. D. Yates of Texas. Wishing all the Herald readers a happy and prosperous New Year.

MAGGIE NICHOLS.

Sheep Lost

Eight sheep, three of them lambs with right ear cropped, old ones with different marks; have been gone since May. Anyone knowing of these sheep please notify the owner, S. M. McBROOM, Cookeville, R. 9.

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SAM MYERS, General Agent of the German Fire Insurance Company

Of Memphis, Tennessee

A SAFE, SOUND, RELIABLE INSURANCE COMPANY

There has been quite a lot of talk regarding the financial condition and standing of the German Fire Insurance Company lately. Many reports have been spread by agents of other companies all over the state. That the people who are interested in insurance and are carrying insurance may know the actual facts regarding the German, we refer you to the following:

The policy holders who have had losses in our Company are our best references. When you realize that the German—A State Company—has to fight million dollar eastern corporations, you see the hard battle we have fought; but for eight years we have moved along, spreading and increasing. The farmers of Tennessee have viewed the situation in a sane, sensible, reasonable manner, and given us a lion's share of their business.

While unscrupulous agents all over the state have been fighting the German to a finish, our agents have gone right along, writing insurance and tending to their own business, daily encroaching upon the business of the big eastern companies, and this has made them howl.

The two vital questions which the farmer wants answered before taking insurance are, "Is the Company safe?" and "Is the protection cheap?" As to this regarding the German, we refer you to the Hon. Insurance Commissioner of Tennessee whose address is Nashville, Tenn., and the many policy holders of our company throughout your section.

The men behind the German are men of means, of reputation and honor. They are men of high financial standing. If it should be necessary to get additional men and money behind their company the resources in this respect are unlimited. These men have made up their minds to make the German one of the greatest Farm Property Companies operating in Tennessee, and one of which Tennesseans will be proud, and they will do it if money, energy, character, and reputation can do it.

The German insures country stores, dwellings and contents, barns and contents, churches and school houses, also live stock at a stipulated price, against loss at any place in Tennessee.

It will be to your interest to write or see Sam Myers, Cookeville, Tenn., or one of his agents, regarding your insurance.

I have no quarrel to make with the old line companies; they have merits, and are carrying a class of hazardous risks that we cannot take, and are doing a good work. My contention is that farmers can protect themselves at a lower rate in the German on account of it not carrying such hazardous risks.

Very respectfully,

SAMUEL MYERS, General Agent